

Substitute Trustee's Notice of Sale

1/17/12 10:51:41
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of April, 2005, and acknowledged on the 13th day of April, 2005, James K. Gaines, an unmarried person, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2199 at Page 481; and

WHEREAS, on the 30th day of December, 2009, Wells Fargo Bank, N.A., assigned said Deed of Trust unto HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Trust 2005-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3121 at Page 516; and

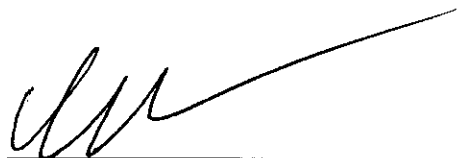
WHEREAS, on the 30th day of December, 2009, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3121 at Page 517; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 20th day of March, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 36, Section A, Phase I, Ranch Meadows P.U.D. Subdivision, in Section 25, Township 1 South, Range 9 West, as shown by plat of record in Plat Book 55, Page 21, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of January, 2012.



Emily Kaye Courteau
Substitute Trustee
2309 Oliver Road
Monroe, LA 71201
(318) 330-9020

3-20-12

COC/F08-3626

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